

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

In re:	§ Case No. 11-06513-PMG
	§
JAIME POHERO	§
	§
	§
	§
Debtor(s)	§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Robert Altman, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$200,000.00	Assets Exempt:	\$7,600.00
<i>(without deducting any secured claims)</i>			

Total Distributions to Claimants:	\$2,629.58	Claims Discharged Without Payment:	\$220,394.50
Total Expenses of Administration:	\$4,870.42		

3) Total gross receipts of \$7,500.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$7,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin Fees and Charges (from Exhibit 4)	NA	\$4,870.42	\$4,870.42	\$4,870.42
Prior Chapter Admin Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$110,402.42	\$110,402.42	\$2,629.58
General Unsecured Claims (from Exhibit 7)	\$109,001.58	\$37,982.08	\$37,982.08	\$0.00
Total Disbursements	\$109,001.58	\$153,254.92	\$153,254.92	\$7,500.00

4). This case was originally filed under chapter 7 on 08/31/2011. The case was pending for 14 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/04/2012

By: /s/ Robert Altman
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN.CODE	AMOUNT RECEIVED
1990 Bow Rider, doesn't run, needs interior 1960 Row boat	1129-000	\$300.00
1996 coleman pop-up camper	1129-000	\$800.00
1999 Kawasaki Motorcycle	1129-000	\$400.00
transfers and expenditures within the two years prior to filing	1141-000	\$6,000.00
TOTAL GROSS RECEIPTS		\$7,500.00

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America	4110-000	\$0.00	NA	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN.CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Robert Altman, Trustee	2100-000	NA	\$1,500.00	\$1,500.00	\$1,500.00
Robert Altman, Trustee	2200-000	NA	\$50.70	\$50.70	\$50.70
Green Bank	2600-000	NA	\$25.74	\$25.74	\$25.74
Clerk of the Court	2700-000	NA	\$293.00	\$293.00	\$293.00
Jacob A. Brown, Esq., Special Counsel for Trustee	3210-600	NA	\$2,881.50	\$2,881.50	\$2,881.50
Jacob A. Brown, Esq., Special Counsel for Trustee	3220-610	NA	\$119.48	\$119.48	\$119.48
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$4,870.42	\$4,870.42	\$4,870.42

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Internal Revenue Service	5800-000	NA	\$110,402.42	\$110,402.42	\$2,629.58
	Internal Revenue Service	5800-000	\$0.00	NA	NA	\$0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$110,402.42	\$110,402.42	\$2,629.58

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1a	Internal Revenue Service	7400-000	NA	\$3,274.61	\$3,274.61	\$0.00
2	GE Capital Retail Bank	7100-000	\$2,898.00	\$2,993.33	\$2,993.33	\$0.00
3	Capital One Bank (USA), N.A.	7100-000	\$9,977.00	\$9,977.80	\$9,977.80	\$0.00
4	American Express Centurion Bank	7100-000	\$3,572.00	\$3,572.05	\$3,572.05	\$0.00
5	FIA Card Services, N.A. as successor to	7100-000	\$6,962.00	\$6,962.80	\$6,962.80	\$0.00
6	PYOD, LLC its successors and assigns as assignee	7100-000	\$9,224.00	\$9,427.87	\$9,427.87	\$0.00
7	Dell Financial Services, LLC	7100-000	\$1,729.00	\$1,773.62	\$1,773.62	\$0.00
	Bank Of America	7100-000	\$33,660.00	NA	NA	\$0.00
	Chase	7100-000	\$4,000.00	NA	NA	\$0.00
	Chase	7100-000	\$2,443.00	NA	NA	\$0.00
	Hsbc/bsbuy	7100-000	\$1,563.00	NA	NA	\$0.00
	Nationwide Credit	7100-000	\$3,572.05	NA	NA	\$0.00
	Northland Group	7100-000	\$9,189.62	NA	NA	\$0.00
	Option Care Nevada	7100-000	\$2,718.91	NA	NA	\$0.00
	Rbs Citizens Na	7100-000	\$10,567.00	NA	NA	\$0.00
	Rs Clark And Associate	7100-000	\$2,638.00	NA	NA	\$0.00
	Sears/cbna	7100-000	\$4,288.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$109,001.58	\$37,982.08	\$37,982.08	\$0.00

FORM I
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page No: 1

Exhibit 8

Case No.: 11-06513-PMG
 Case Name: POHERO, JAIME
 For the Period Ending: 10/4/2012

Trustee Name: Robert Altman
 Date Filed (f) or Converted (c): 08/31/2011 (f)
 §341(a) Meeting Date: 10/04/2011
 Claims Bar Date: 07/20/2012

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	971 E Falcon Street Panrump, NV	\$200,000.00	\$0.00		\$0.00	FA
2	Checking	\$800.00	\$0.00		\$0.00	FA
3	Savings	\$1,800.00	\$0.00		\$0.00	FA
4	Basic household goods including livingroom, bedroom, kitchen	\$1,200.00	\$0.00		\$0.00	FA
5	Compact disks	\$25.00	\$0.00		\$0.00	FA
6	Basic clothing	\$200.00	\$0.00		\$0.00	FA
7	Fishing poles, tackle	\$75.00	\$0.00		\$0.00	FA
8	2000 GMC Jimmy	\$1,000.00	\$0.00		\$0.00	FA
9	2 utility trailers open, 5x7 and 7x12	\$800.00	\$0.00		\$0.00	FA
10	1999 Kawasaki Motorcycle	\$1,500.00	\$400.00		\$400.00	FA
11	1996 coleman pop-up camper	\$800.00	\$800.00		\$800.00	FA
12	1990 Bow Rider, doesn't run, needs interior 1960 Row boat	\$500.00	\$300.00		\$300.00	FA
13	transfers and expenditures within the two years prior to filing	\$0.00	\$6,000.00		\$6,000.00	FA
TOTALS (Excluding unknown value)						Gross Value of Remaining Assets
		<u>\$208,700.00</u>	<u>\$7,500.00</u>		<u>\$7,500.00</u>	<u>\$0.00</u>

Major Activities affecting case closing:

Order Approving Application to Employ Jacob A. Brown as Special Attorney for the Estate signed December 1, 2011.

Complaint filed by Trustee objecting to Debtor's discharge filed December 5, 2011.

Trustee's Notice of Intent to Compromise Claims with debtor filed April 17, 2012. The notice provides that the debtor will pay the estate \$7,500.00 in settlement of a Complaint to Deny Debtor's Discharge, actual distributed funds, expenditures, transfers and to buyback personalty. The debtor will pay the estate five equal installments of \$1,500.00 Beginning May 15, 2012.

Order Granting Motion to Approve Compromise of Controversy between the Trustee and debtor signed May 15, 2012.

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Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): 11/15/2012Current Projected Date Of Final Report (TFR): 08/15/2012/s/ ROBERT ALTMAN

ROBERT ALTMAN

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-06513-PMG
 Case Name: POHERO, JAIME
 Primary Taxpayer ID #: *****3975
 Co-Debtor Taxpayer ID #: _____
 For Period Beginning: 8/31/2011
 For Period Ending: 10/4/2012

Trustee Name: Robert Altman
 Bank Name: Green Bank
 Checking Acct #: *****1301
 Account Title: _____
 Blanket bond (per case limit): \$1,000,000.00
 Separate bond (if applicable): _____

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
04/26/2012		Jaime Pohero	compromise	*	\$7,500.00		\$7,500.00
	{13}			\$6,000.00	1141-000		\$7,500.00
	{11}			\$800.00	1129-000		\$7,500.00
	{12}			\$300.00	1129-000		\$7,500.00
	{10}			\$400.00	1129-000		\$7,500.00
04/30/2012		Green Bank	Bank Service Fee	2600-000		\$1.56	\$7,498.44
05/31/2012		Green Bank	Bank Service Fee	2600-000		\$12.10	\$7,486.34
06/29/2012		Green Bank	Bank Service Fee	2600-000		\$12.08	\$7,474.26
09/02/2012	5001	Robert Altman	Trustee Compensation	2100-000		\$1,500.00	\$5,974.26
09/02/2012	5002	Robert Altman	Trustee Expenses	2200-000		\$50.70	\$5,923.56
09/02/2012	5003	Clerk of the Court	Final Distribution; Claim #: ; Amount Allowed: 293.00; Dividend: 3.92; Amount Claimed: 293.00; Claim #: ;	2700-000		\$293.00	\$5,630.56
09/02/2012	5004	Jacob A. Brown, Esq.	Final Distribution; Claim #: ; Amount Allowed: 2,881.50; Dividend: 38.55; Amount Claimed: 2,881.50; Claim #: ;	3210-600		\$2,881.50	\$2,749.06
09/02/2012	5005	Jacob A. Brown, Esq.	Final Distribution; Claim #: ; Amount Allowed: 119.48; Dividend: 1.59; Amount Claimed: 119.48; Claim #: ;	3220-610		\$119.48	\$2,629.58
09/02/2012	5006	Internal Revenue Service	Final Distribution; Claim #: 1; Amount Allowed: 110,402.42; Dividend: 35.18; Amount Claimed: 110,402.42; Claim #: 1;	5800-000		\$2,629.58	\$0.00

SUBTOTALS \$7,500.00 \$7,500.00

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 Bank Name: Green Bank
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 Account Title: _____
 Blanket bond (per case limit): \$1,000,000.00
 Separate bond (if applicable): _____

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
			TOTALS:		\$7,500.00	\$7,500.00	\$0.00
			Less: Bank transfers/CDs		\$0.00	\$0.00	
			Subtotal		\$7,500.00	\$7,500.00	
			Less: Payments to debtors		\$0.00	\$0.00	
			Net		\$7,500.00	\$7,500.00	

For the period of 8/31/2011 to 10/4/2012

Total Compensable Receipts:	\$7,500.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$7,500.00</u>
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$7,500.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$7,500.00</u>
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 04/26/2012 to 10/4/2012

Total Compensable Receipts:	\$7,500.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$7,500.00</u>
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$7,500.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$7,500.00</u>
Total Internal/Transfer Disbursements:	\$0.00

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 Bank Name: Green Bank
 Checking Acct #: *****1301
 Account Title: _____
 Blanket bond (per case limit): \$1,000,000.00
 Separate bond (if applicable): _____

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	\$7,500.00	\$7,500.00	\$0.00

For the period of 8/31/2011 to 10/4/2012

Total Compensable Receipts:	\$7,500.00
Total Non-Compensable Receipts:	<u>\$0.00</u>
Total Comp/Non Comp Receipts:	\$7,500.00
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$7,500.00
Total Non-Compensable Disbursements:	<u>\$0.00</u>
Total Comp/Non Comp Disbursements:	\$7,500.00
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the case between 08/31/2011 to 10/4/2012

Total Compensable Receipts:	\$7,500.00
Total Non-Compensable Receipts:	<u>\$0.00</u>
Total Comp/Non Comp Receipts:	\$7,500.00
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$7,500.00
Total Non-Compensable Disbursements:	<u>\$0.00</u>
Total Comp/Non Comp Disbursements:	\$7,500.00
Total Internal/Transfer Disbursements:	\$0.00